

### Credit and other financial matters

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In this guide, the words 'must' or 'must not' are used where there is a legal requirement to do (or not do) something. The word 'should' is used where there is established legal guidance or best practice that is likely to help you avoid breaking the law.

**This guidance is for England, Scotland and Wales**

#### Financial Conduct Authority guidance

The Financial Conduct Authority (FCA) is the regulator for credit and other financial matters, and its website contains a wide range of [information for businesses](#). All businesses carrying out consumer credit activities must be authorised by the FCA.

The FCA is responsible to HM Treasury but is funded by the firms it regulates rather than the Government.

#### In this update

No major changes.

Last reviewed / updated: April 2026

#### Key legislation

- there is no key legislation for this guide

## Please note

This information is intended for guidance; only the courts can give an authoritative interpretation of the law.

The guide's 'Key legislation' links go to the legislation.gov.uk website. The site usually updates the legislation to include any amendments made to it. However, this is not always the case. Information on all changes made to legislation can be found by following the above links and clicking on the 'More Resources' tab.

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